

**IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE**

Application No. : 10/790,895 Confirmation No. 2673
Applicant: : Mikhail Lotvin
Filed : March 2, 2004
Group Art Unit : 3625
Examiner : Adam L. Levine
Docket No. : 14067.0227

Title : Methods and Systems for Electronic Transactions

Mail Stop RCE
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT

Sir:

In response to the Final Office Action of March 2, 2010, please amend the above-identified application as follows.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims begin on page 3 of this paper.

Remarks begin on page 9 of this paper.